

Information to identify the case:

Debtor 1	Robert W Corsar	Social Security number or ITIN	xxx-xx-9952
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-14996-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W Corsar

9/8/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert W Corsar
 Debtor

Case No. 15-14996-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db +Robert W Corsar, 18 Garden Avenue, Rockaway, NJ 07866-3112
 cr +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,
 Iselin, NJ 08830-2713
 515397154 +Milstead and Associates, One East Stow Rd., Marlton, NJ 08053-3118
 515397156 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 515397158 ++NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149
 (address filed with court: Northwest Radiology Associates, 45 Pine Street,
 Rockaway, NJ 07866)
 515397159 +Northwest Surgical Associates, PA, 201 W. Passaic St., Ste. 201,
 Rochelle Park, NJ 07662-3128
 515397160 +Pressler And Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 515397162 +St. Clare Hospital, Attn: Peter Cipparulo, III, Esq., 349 Route 206, Ste. K,
 Hillsborough, NJ 08844-4667
 515397161 +St. Clare Hospital, 11315 Bridgeport Way South, Lakewood, WA 98499-3004
 515397163 +St. Clare's Health System, PO Box 35577, Newark, NJ 07193-5577
 515397165 +St. Clare's Hospital, Attn: Pressler and Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
 515397164 +St. Clare's Hospital, 400 Blackwell St., Dover, NJ 07801-2599
 515397166 +St. Clares Hospital, 25 Pocono Road, Denville, NJ 07834-2954
 515397171 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, PO Box 1799,
 Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 09 2017 01:26:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 09 2017 01:26:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515521119 EDI: AIS.COM Sep 09 2017 01:13:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 515397147 +EDI: TSYS2.COM Sep 09 2017 01:13:00 Barclay Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 515397148 +EDI: TSYS2.COM Sep 09 2017 01:13:00 Barclays Bank Delaware, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 515564053 +E-mail/Text: bncmail@w-legal.com Sep 09 2017 01:26:50 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515397150 +EDI: CAPITALONE.COM Sep 09 2017 01:13:00 Capital One, PO Box 5253,
 Carol Stream, IL 60197-5253
 515397149 +EDI: CAPITALONE.COM Sep 09 2017 01:13:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt lake City, UT 84130-0285
 515397151 +EDI: CHASE.COM Sep 09 2017 01:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 515397152 +E-mail/Text: jgoley@leadersfc.com Sep 09 2017 01:26:26 Leaders Financial Comp,
 21 Commerce Drive, 1st Floor, Cranford, NJ 07016-3519
 515397170 +EDI: VERIZONEAST.COM Sep 09 2017 01:13:00 Verizon, 500 Technology Dr, Ste. 550,
 Weldon Spring, MO 63304-2225
 515397168 +EDI: VERIZONEAST.COM Sep 09 2017 01:13:00 Verizon, 500 Technology Drive, Ste. 30,
 Weldon Spring, MO 63304-2225

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515397155* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 299008, Lewisville, TX 75029)
 515397157* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive,
 Lewisville, TX 75067)
 515632123* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
 515868293* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096,
 Dallas, Texas 75261-9741)
 515397167* +St. Clares Hospital, 25 Pocono Road, Denville, NJ 07834-2954
 515397169* +Verizon, 500 Technology Drive, Ste. 30, Weldon Spring, MO 63304-2225
 515397153 ##+Milstead and Associates, Woodland Falls Corporate Park, 220 Lake Drive East, Suite 301,
 Cherry Hill, NJ 08002-1165

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Robert W Corsar bankruptcyl23@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co
mcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC
NJ_ECF_Notices@buckleymadole.com

TOTAL: 4